

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7
Tyrone W. Klump, Sr. :
and Ruthann F. Klump,
Debtors. : Bankruptcy No. 17-10030-MDC

ORDER

AND NOW, WHEREAS, it appears that on December 16, 2019, Tyrone W. Klump, Sr. and Ruthann F. Klump, (the “Debtors”), caused to be filed a reaffirmation agreement with creditor Wells Fargo Bank, N.A. (the “Reaffirmation Agreement”).¹

AND, no attorney declaration or affidavit has been filed as required by to 11 U.S.C. §524(c)(3).

It is hereby **ORDERED** and **DETERMINED** that:

1. Pursuant to §524(d), a hearing shall be held on **February 19, 2020, at 12:30 p.m., in Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, Pennsylvania** to inform the Debtors (i) that the reaffirmation agreement is not required under this title, under nonbankruptcy law, or under any agreement not made in accordance with the provisions of §524(c); and (ii) of the legal effect and consequences of the proposed reaffirmation agreement and a default under the proposed reaffirmation agreement (the “§524(d) Hearing”).

2. Pursuant to §524(c)(6) and at the §524(d) Hearing, the Court shall determine whether the Reaffirmation Agreement (i) does not impose an undue hardship on the Debtors or a dependent of the Debtors; and (ii) is in the Debtors’ best interest.

3. Pending the conclusion of the §524(d) Hearing, the discharge order under 11 U.S.C. §727(a) shall not be entered. *See* Fed. R. Bankr. P. 4004(c)(1)(K).

¹ Bankr. Docket No 62.

Dated: January 23, 2020



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

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